



**INSURANCE FRAUD INVESTIGATION DIVISION**  
**Kentucky Department of Insurance**  
**909 Leawood Drive, P. O. Box 4050, Frankfort, KY 40604-4050**  
**Phone 502-564-1461 – FAX 502-564-1464**  
*Fraud Statistics/Convictions Activity*  
*April 2013*

| <u><b>Fraud Statistics</b></u>   | <u><b>Month/April</b></u> | <u><b>YTD</b></u> |
|--|---------------------------|-------------------|
| Total Referrals Received.....  | 155                       | 574               |
| Closed Referrals.....  | 95                        | 348               |
| Open Cases (Investigations – includes prior years).....                              |                           | 302               |
| Assigned Cases (Investigations).....   | 8                         | 27                |
| Closed Cases (Investigations).....   | 34                        | 59                |
| Closed Cases (Investigations) Exceptionally<br>Cleared – Declined by Prosecutor..... |                           |                   |
| Charges (2 felony, 1 misdemeanor) .....  | 3                         | 54                |
| Convictions (1 felony, 1 misdemeanor) .....  | 2                         | 52                |
| Restitution Ordered..... \$  | .00                       | 100,803.64        |
| Restitution Agreed..... \$   | .00                       | .00               |
| Restitution Total..... \$  | .00                       | 100,803.64        |
| Investigation Expenses to Division   |                           |                   |
| Awarded..... \$  | 1,341.61                  | 14,024.01         |
| Collected..... \$  | 1,770.66                  | 21,768.44         |
| DOI Fines..... \$  | .00                       | .00               |
| Administrative Subpoenas Issued.....   | 4                         | 11                |
| Non-Licensed Individuals.....  | 4                         | 11                |
| Licensed (active/inactive individuals).....  |                           |                   |
| Subpoenas Received.....  | 1                         | 14                |

### **Convictions Activity April 2013**

**Brian Calvert** – Calvert filed a false auto accident claim by stating the accident occurred during the policy period. However, the accident occurred two days before the inception of the insurance coverage. Calvert pleaded guilty to one count of fraudulent insurance acts greater than \$300. Calvert was sentenced to two years in prison; two years suspended. He was placed on supervised probation for five years and was ordered to pay restitution of \$5,694.03\* to GEICO and \$341.61 in investigative expenses to the Kentucky Department of Insurance Fraud Investigation Division.

**Christopher Toler** – Toler was an independent agent for Francis and Company Inc. An audit performed by the company revealed forged applications and money missing from bank accounts. Toler pleaded guilty to the charge of disorderly conduct and was sentenced to pay restitution of \$1,025\* to Francis and Company Inc. and \$1,000 in investigative expenses to the Kentucky Department of Insurance Fraud Investigation Division.

\* This restitution was counted in the March 2013 report.